

see this as a grand opportunity for the insurance companies to just increase the premiums. So much as I hate to go against my good friend, Senator Barrett, I would have to oppose this bill from the standpoint of I still care about small businessmen and large business. I think they have got enough increases going right now on insurance rates. Workmen's Compensation insurance rates we raise periodically here anyway, so why force them to buy something they don't want? We already force them to buy it for their employees that they ought to at least be able to say, look, I've got my own group health and accident insurance. If I get injured on the job, I'll let that company pay. Thank you, Senators.

SENATOR CLARK: Senator Hoagland.

SENATOR HOAGLAND: I am constrained to agree with Senators Lamb and Higgins. I have reservations about this bill as well but for a third reason and I think the reasons given to this point have been good but let me tell you my concerns about this bill. You know back in the 1930s when most state legislatures around the country made the original bargain that employees that were injured on the job would not have to file suit and prove liability before they could recover, why part of the assumption was that the compensation they got for their injuries on the job would be adequate, that they would be adequately paid for their injuries and their lost wages and in the case of their deaths for the emotional anguish that their family went through, but unfortunately since the scheme was passed in the '30s in most legislatures around the country, we here in Nebraska have not kept pace with inflation in terms of the benefits that are allowed. If you look at the benefits allowed by the Nebraska Workmen's Compensation plan and compare them with Iowa's you will see that Iowa pays two and a half times and in some instances three times the benefits that we do here in Nebraska for the same injury. Now I am not saying that Iowa's schedule is a hundred percent right. Maybe they are too much, maybe they are too little, but I can tell you that the benefits in Nebraska are way, way behind and they are behind to such an extent that I question whether the Workmen's Compensation scheme is fair any longer because you know if you are injured on the job that is the only way you can get recovery is to recover through Workmen's Compensation and I question whether or not the working men and women of the State of Nebraska are not now at a significant disadvantage because the benefits so sharply decline. Now what that brings me to on this bill is sort of the same feeling about the Social Security system we are having nationwide. You know we are seeing more and more people opt out of the Social Security system. The City of Los Angeles has taken all of its employees out. There is